Fill in this information to identify the case:	FIIEN 111/16/17 F	-nferen 10/16/17 09:43:24	Desc Main
Debtor 1 Robert E. Stauffer, Jr.			
Debtor 2 Dana M. Stauffer (Spouse, if filing)			
United States Bankruptcy Court for the: Eastern District of	of Pennsylvania (Philadelph	nia Division)	
Case number16-14797			
Official Form 410S1			
<b>Notice of Mortgage Pa</b>	yment Cha	nge	12/15
If the debtor's plan provides for payment of postpe debtor's principal residence, you must use this for as a supplement to your proof of claim at least 21 of	m to give notice of any cl	hanges in the installment payment amo	ount. File this form
Name of creditor: JPMorgan Chase Bank, National Association		Court claim no. (if known):	
		Date of payment change:	
		Must be at least 21 days after date of this notice	10/01/2017
Last 4 digits of any number you use to	3 1 9 0	New total payment:	- 1270 00
identify the debtor's account:		Principal, interest, and escrow, if any	\$1370.08
Part 1: Escrow Account Payment Adjustm	ent		
1. Will there be a change in the debtor's esc	row account payment	?	
<ul> <li>No</li> <li>✓ Yes. Attach a copy of the escrow account state for the change. If a statement is not attached,</li> </ul>		onsistent with applicable nonbankruptcy la	aw. Describe the basis
Current escrow payment: \$ 186.34		New escrow payment: \$ 56	7.73
Part 2: Mortgage Payment Adjustment			
Will the debtor's principal and interest pa variable-rate account?	yment change based o	on an adjustment to the interest rat	e on the debtor's
No Yes. Attach a copy of the rate change notice p attached, explain why:	repared in a form consister	nt with applicable nonbankruptcy law. If a	notice is not
Current interest rate:	<u>,</u> % N	ew interest rate:	<b>%</b>
Current principal and interest payment: \$ _	N	ew principal and interest payment: \$_	
Part 3: Other Payment Change			
3. Will there be a change in the debtor's m	ortgage payment for a	reason not listed above?	
<ul> <li>✓ No</li> <li>✓ Yes. Attach a copy of any documents descrit</li> <li>(Court approval may be required before the payment of Reason for change:</li> </ul>		ge, such as a repayment plan or loan mod	dification agreement.
Current mortgage payment: \$		Navarantanan anamanta (	

Part 4:	Sign Here				
The perso	on completing this	Notice must sign it. Sigr	n and print y	our name and	your title, if any, and state your address and telephone number.
Check the	appropriate box.				
🛭 la	m the creditor.				
□la	m the creditor's au	thorized agent.			
informati	under penalty of on, and reasonab atriciea C. Vaughn, a	le belief.	nation prov	ided in this c	laim is true and correct to the best of my knowledge,
<b>~</b> —		wa rrease vaugiiii			Date
Signa	lure				
Print: Patr	iciea C. Vaughn, a/k/	a Trease Vaughn			Vice President
		ddle Name	Last Name		Title
Company	JPMorgan Chase B	ank, N.A.			
Address	Chase Records Cer	nter Attn: Correspondence	Mail		_
	Number	Street			
	700 Kansas Lane, M	Mail Code LA4-5555			
	Address 2				-
	Monroe		LA	71203	
	City		State	ZIP Code	
Contact p	hone 866-243-585	1			patriciea.c.vaughn@chase.com
ουπαυί μ					Email

## Case 16-14797-mdc Doc 51 Filed 10/16/17 Entered 10/16/17 09:43:24 Desc Main UNITED STAPFESEB ARKER of PTCY COURT

#### Eastern District of Pennsylvania (Philadelphia Division)

Chapter 13 No. 16-14797 Judge: Magdeline D. Coleman

In re:

Robert E. Stauffer, Jr. & Dana M. Stauffer

Debtor(s).

#### **CERTIFICATE OF SERVICE**

I hereby certify that this Notice, including all attachments, is being served on or before October 17, 2017 via filing with the US Bankruptcy Court's CM ECF system and/or by mailing or providing a copy of this document to a vendor for mailing: By U.S. Postal Service First Class Main Postage Prepaid

Debtor: By U.S. Postal Service First Class Mail Postage Prepaid

Robert E. Stauffer, Jr. 128 Church Road

Lititz PA 17543

By U.S. Postal Service First Class Mail Postage Prepaid

Dana M. Stauffer 128 Church Road

Lititz PA 17543

Debtor's Attorney: By U.S. Postal Service First Class Mail Postage Prepaid

MITCHELL A. SOMMERS
Mitchell A. Sommers, Esquire P.C.

107 West Main Street

Ephrata PA 17522

By U.S. Postal Service First Class Mail Postage Prepaid

MITCHELL A. SOMMERS
Mitchell A. Sommers, Esquire P.C.

107 West Main Street

Ephrata PA 17522

Trustee: By U.S. Postal Service First Class Mail Postage Prepaid

WILLIAM C. MILLER, Esq.

Chapter 13 Trustee 1234 Market Street

**Suite 1813** 

Philadelphia PA 19107

/s/Patriciea C. Vaughn, a/k/a Trease Vaughn

Vice President

JPMorgan Chase Bank, N.A.

The effective date of the change in payment amount as set forth on this notice is the result of the notice requirements of Bankruptcy Rule 3002.1(b) and may differ from the effective date of the change in payment amount as set forth on the attached escrow statement that was sent to the debtor pursuant to the terms of the loan documents and the RESPA (Real Estate Settlement Procedures Act). For the period between the effective date of the payment change identified in the attached escrow statement and the effective date of the payment change identified in this notice, the creditor will give the debtor the benefit of the lower of the prior monthly payment and the "new monthly payment" identified herein by crediting the debtor's account as necessary. This does not constitute a modification of the payment obligations under the terms of the promissory note, mortgage, or other loan documents.

01983 ECA Z 20517 C - BRE ESH ROBERT E STAUFFER DANA M STAUFFER 5040 MARTIN DR EAST PETERSBURG, PA

17520-1644

### **Escrow: Taxes and Insurance Statement**

Loan Number	
Statement Date	07/24/2017
Review Period	08/2016 to 09/2017
Escrow Shortage	\$106.22

#### Important Message

For more information about escrow, visit chase.com/ManageMyMortgage.

If you are in bankruptcy or have been given a discharge for your bankruptcy, this letter is for information only. This letter is not an attempt to collect a debt. It is not an attempt to collect, assess or recover all or part of the debt from you. If a bankruptcy trustee is making your payments for you, please give a copy of this statement to the trustee.

Your escrow shortage amount does not include any actual shortage that might have been included before you filed for bankruptcy.

### **Monthly Home Loan Payment**

	Current Payment	New Payment Effective 10/01/2017
Principal & Interest	\$802.35	\$802.35
Escrow Account Deposit	\$186.34	\$558.88
Plus: Account Balancer/Shortage	\$0.00	\$8.85
Total Payment Amount	\$988.69	\$1,370.08

Chase automatic mortgage payment customers: If your mortgage payment amount changes after an escrow analysis, we'll adjust your payment for you. Other online bill payment service or military allotment customers: If your mortgage payment changes after an escrow analysis, you will need to contact your financial services provider to adjust your payment.

## Summary

#### Your escrow account is short \$106.22.

There are many possible reasons for your shortage. Some common reasons include: increases in property taxes and/or insurance premiums, tax reassessments, insurance carrier changes, due date changes, fewer than expected escrow deposits. For more information, call us at the number listed above.

Your escrow account will fall \$106.22 short of the minimum required balance of \$0.00 in the next 12 months.

#### You have three options to pay the shortage:

Option 1: Pay All of the shortage now.

Use the Escrow Shortage Payment Coupon below. If you pay all of your shortage by 10/01/17, your monthly mortgage payment will

be \$1,361.23 starting 10/01/17.

Option 2: Pay part of the shortage now

Use the coupon below. The part you don't pay now will be divided evenly and added to your mortgage payment each month. You will

see the adjusted amount due in your next statement.

Option 3: Pay nothing now.

The \$106.22 will be divided among the next 12 months. We will add \$8.85 to your monthly mortgage payments. Your new monthly

payment will be \$1,370.08 starting 10/01/17.

▼ Please detach and return the bottom portion of this statement with your payment using the enclosed envelope. ▼





ROBERT E STAUFFER DANA M STAUFFER Loan Number Statement Date **Escrow Shortage** 

07/24/2017 \$106.22

Important: Please return this coupon with your check.

CHASE PO BOX 78420 PHOENIX AZ 85062-8420

## **Escrow Payment Options**

I understand that my taxes and/or insurance has increased and that my escrow
account is short \$106.22. I have enclosed a check for:

Option 1: \$106.22, the total shortage amount. I understand that if this
 is received by 10/01/17 my monthly mortgage payment will be \$1,361.25 starting 10/01/17.

Option 2: \$	, part of the shortage. I understand
	of the shortage will be divided evenly and added to my yment each month.

Option 3: You do not need to do anything if you want to have all of you
shortage divided evenly among the next 12 months.

Make your check payable to Chase and please include your loan number on your check.

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## **Balancing Your Escrow Account**

There needs to be enough money in your escrow account to pay your property taxes and/or insurance. To do that, federal law allows us to require that you keep a minimum balance in your account. This cash reserve helps to cover any increase in taxes and/or insurance. However, the minimum balance requirement has been waived for your account.

The payments made to and from your escrow account last year help predict your account activity for next year. This year's activity also helps predict what your lowest account balance is likely to be.<sup>1</sup>

To balance your escrow account, we compare what your lowest account balance will likely be next year with your minimum required balance. The difference between those two numbers tells us if you need to pay a shortage or if we need to give you a surplus refund.

\$106.22	Your escrow account shortage
\$-7,030.37	Your estimated lowest account balance for 2018 <sup>1</sup>
\$0.00	Your minimum required balance

<sup>1</sup>See the "Estimated Escrow Account Activity" chart in this statement.

#### **Escrow Account History**

The chart below compares this year's activity on your escrow account with our estimates. The estimated amounts came from your last escrow account review.

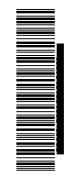
- Your most recent mortgage payment due was \$988.69. Your mortgage payment includes principal and interest \$802.35 and escrow money \$186.34.
- At the time of your last escrow account review, your expected lowest balance was \$0.00. The chart below shows that your actual lowest escrow balance was \$-13,352.00.

Note: changes in property taxes or insurance premiums create the difference between the estimated and actual amounts in the chart. An "E" in the chart below means expected activity that hasn't occurred yet.

#### This Year: August 2016 to September 2017

Date	Activity	Estimated Amount	Actual Amount	Estimated Escrow Balance	Actual Escrow Balance
	Starting Balance			\$2,723.00	\$-9,300.80
08/2016	Deposit	\$556.84	\$0.00 *		
	Withdrawal - FHA RISK BAS	\$182.05	\$0.00 *	\$3,097.79	\$-9,300.80
08/2016	Withdrawal - SCHOOL TAX	\$2,429.58	\$0.00 *	\$668.21	\$-9,300.80
08/2016	Withdrawal - FHA RISK BAS		\$182.05 *	\$668.21	\$-9,482.85
09/2016	Deposit	\$556.84	\$0.00 *		
	Withdrawal - FHA RISK BAS	\$182.05	\$0.00 *	\$1,043.00	\$-9,482.85
09/2016	Withdrawal - HOMEOWNER IN	\$1,043.00	\$1,059.00 *	\$0.00	\$-10,541.85
09/2016	Withdrawal - FHA RISK BAS		\$182.05 *	\$0.00	\$-10,723.90
10/2016	Deposit	\$556.84	\$0.00 *		
	Withdrawal - FHA RISK BAS	\$182.05	\$182.05	\$374.79	\$-10,905.95
11/2016	Deposit	\$556.84	\$0.00 *		
	Withdrawal - FHA RISK BAS	\$182.05	\$0.00 *	\$749.58	\$-10,905.95
11/2016	Withdrawal - FHA RISK BAS		\$177.66 *	\$749.58	\$-11,083.61
12/2016	Deposit	\$556.84	\$0.00 *		
	Withdrawal - FHA RISK BAS	\$182.05	\$0.00 *	\$1,124.37	\$-11,083.61
12/2016	Withdrawal - FHA RISK BAS		\$177.66 *	\$1,124.37	\$-11,261.27
01/2017	Deposit	\$556.84	\$0.00 *		
	Withdrawal - FHA RISK BAS	\$182.05	\$0.00 *	\$1,499.16	\$-11,261.27
01/2017	Withdrawal - FHA RISK BAS		\$177.66  *	\$1,499.16	\$-11,438.93
02/2017	Deposit	\$556.84	\$0.00 *		
	Withdrawal - FHA RISK BAS	\$182.05	\$0.00 *	\$1,873.95	\$-11,438.93

(Continued)



<sup>\*</sup>Indicates a difference between the estimated and actual amounts.

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17520-1644

## This Year: August 2016 to September 2017 (continued)

Date	Activity	Estimated Amount	Actual Amount		Estimated Escrow Balance	Actual Escrow Balance
02/2017	Withdrawal - FHA RISK BAS		\$177.66	*	\$1,873.95	\$-11,616.59
03/2017	Deposit	\$556.84	\$0.00	*		
	Withdrawal - FHA RISK BAS	\$182.05	\$0.00	*	\$2,248.74	\$-11,616.59
03/2017	Withdrawal - FHA RISK BAS		\$177.66	*	\$2,248.74	\$-11,794.25
03/2017	Withdrawal - BOROUGH TAX		\$1,024.77	*	\$2,248.74	\$-12,819.02
04/2017	Deposit	\$556.84	\$0.00			
	Withdrawal - FHA RISK BAS	\$182.05	\$0.00		\$2,623.53	\$-12,819.0 <u>2</u>
04/2017	Withdrawal - BOROUGH TAX	\$1,024.77	\$0.00	*	\$1,598.76	\$-12,819.02
04/2017	Withdrawal - FHA RISK BAS		\$177.66	*	\$1,598.76	\$-12,996.68
05/2017	Deposit	\$556.84	\$0.00	*		
00/2017	Withdrawal - FHA RISK BAS	\$182.05	\$0.00		\$1,973.55	\$-12,996.68
05/2017	Withdrawal - FHA RISK BAS	*	\$177.66		\$1,973.55	\$-13,174.34
06/2017	Deposit	\$556.84	\$0.00	*		
	Withdrawal - FHA RISK BAS	\$182.05	\$0.00		\$2,348.34	\$-13,174.34
06/2017	Withdrawal - FHA RISK BAS		\$177.66	*	\$2,348.34	\$-13,352.00
07/2017	Deposit	\$556.84	\$9,290.84			
	Withdrawal - FHA RISK BAS	\$182.05	\$0.00		\$2,723.13	\$-4,061.16
07/2017	Withdrawal - FHA RISK BAS		\$177.66	*	\$2,723.13	\$-4,238.82
08/2017	Deposit		\$556.84			
	Withdrawal - FHA RISK BAS		\$177.66		\$2,723.13	\$-3,859.64
08/2017	Withdrawal - SCHOOL TAX		\$2,490.89	Е	\$2,723.13	\$-6,350.53
09/2017	Deposit		\$556.84			
	Withdrawal - FHA RISK BAS		\$177.66		\$2,723.13	\$-5,971.35
09/2017	Withdrawal - HOMEOWNER IN		\$1,059.00	Е	\$2,723.13	\$-7,030.35
	Total Deposits	\$6,682.08	\$10,404.52			
	Total Withdrawals	\$6,681.95	\$8,134.07			
	Account Balance as of 09/2017					\$-7,030.35

## **Expected Escrow Account Activity**

The chart below estimates your escrow account balance for the next 12 months with your new monthly escrow account deposit of \$558.88 and any anticipated withdrawals. The chart shows that you will reach your estimated lowest account balance of \$-7,030.37 in September 2018 (highlighted below). That is \$106.22 short of your minimum required balance of \$0.00.

## Next Year: October 2017 to September 2018

Date	Activity	Estimated Amount	Actual Amount	Estimated Escrow Balance	Actual Escrow Balance
	Starting Balance				\$-7,030.35
10/2017	Deposit Withdrawal - FHA RISK BAS	\$558.88 \$177.66		\$-6,649.13	
11/2017	Deposit Withdrawal - FHA RISKBAS	\$558.88 \$177.66		\$-6,267.91	
12/2017	Deposit Withdrawal - FHA RISKBAS	\$558.88 \$177.66		\$-5,886.69	
01/2018	Deposit Withdrawal - FHA RISK BAS	\$558.88 \$177.66		\$-5,505.47	
02/2018	Deposit Withdrawal - FHA RISK BAS	\$558.88 \$177.66		\$-5,124.25	

## Next Year: October 2017 to September 2018 (continued)

Date	Activity	Estimated Amount	Actual Amount	Estimated Escrow Balance	Actual Escrow Balance
03/2018	Deposit	\$558.88			
	Withdrawal - FHA RISK BAS	\$177.66		\$-4,743.03	
04/2018		\$558.88			
	Withdrawal - FHA RISK BAS	\$177.66		\$-4,361.81	
04/2018	Withdrawal - BOROUGH TAX	\$1,024.77		\$-5,386.58	
05/2018	Deposit	\$558.88			
	Withdrawal - FHA RISK BAS	\$177.66		\$-5,005.36	
06/2018	Deposit	\$558.88			
	Withdrawal - FHA RISK BAS	\$177.66		\$-4,624.14	
07/2018	Deposit	\$558.88			
	Withdrawal - FHA RISK BAS	\$177.66		\$-4,242.92	
08/2018	Deposit	\$558.88			
	Withdrawal - FHA RISK BAS	\$177.66		\$-3,861.70	
08/2018	Withdrawal - SCHOOL TAX	\$2,490.89		\$-6,352.59	
09/2018	Deposit	\$558.88			
	Withdrawal - FHA RISK BAS	\$177.66		\$-5,971.37	
09/2018	Withdrawal - HOMEOWNER IN	\$1,059.00		\$-7,030.37	
	Total Estimated Deposits	\$6,706.56			
	Total Estimated Withdrawals	\$6,706.58			
	Estimated Account Balance as of September 2018			\$-7,030.37	-

## **Expected Escrow Account Payments**

This section reflects the escrow activity that is expected to occur in the next 12 months. The "Total Tax and Insurance Monthly Payment Amount" at the bottom of this chart is your new monthly escrow deposit, as listed on page 1 of this statement.

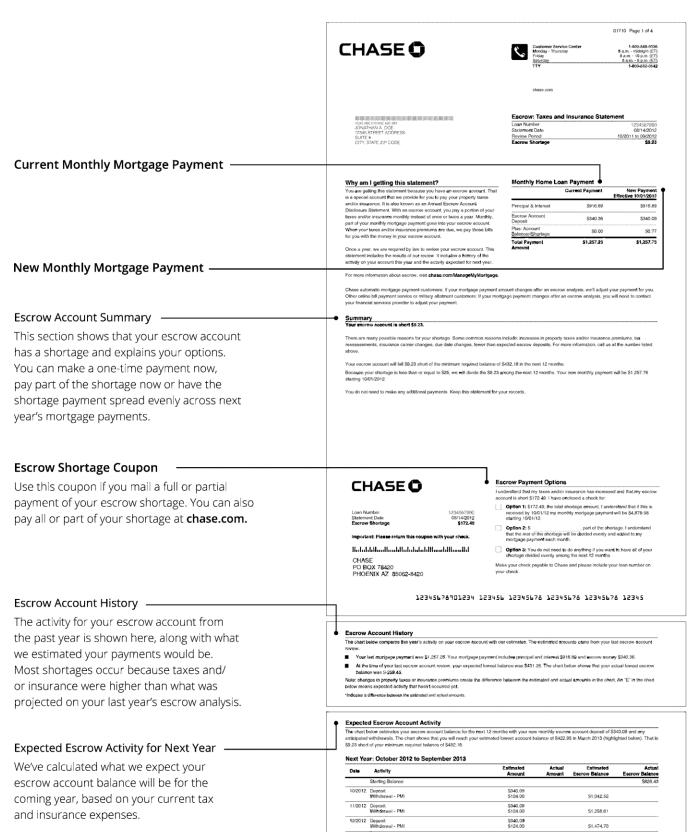
Tax			Insurance		
Item	Annual Expense	Anticipated Date(s) of Payment	Item	Annual Expense	Anticipated Date(s) of Payment
BOROUGH TAX	\$1,024.77	April 18	FHA RISK BAS	\$177.66	October 17
SCHOOL TAX	\$2,490.89	August 18	FHA RISK BAS	\$177.66	November 17
			FHA RISK BAS	\$177.66	December 17
			FHA RISK BAS	\$177.66	January 18
			FHA RISK BAS	\$177.66	February 18
			FHA RISK BAS	\$177.66	March 18
			FHA RISK BAS	\$177.66	April 18
			FHA RISK BAS	\$177.66	May 18
			FHA RISK BAS	\$177.66	June 18
			FHA RISK BAS	\$177.66	July 18
			FHA RISK BAS	\$177.66	August 18
			FHA RISK BAS	\$177.66	September 18
			HOMEOWNER IN	\$1,059.00	September 18

Total Tax and Insurance Monthly Payment Amount = \$558.88



## A QUICK GUIDE TO UNDERSTANDING YOUR

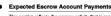
# Annual Escrow Analysis



## 

## Expected Escrow Payment for Next Year

These are the tax and/or insurance amounts we expect to pay in the next 12 months, and when we expect to pay them. If you elect to pay your shortage in monthly payments over the next year, that amount will also be included in your monthly mortgage payments. If you believe information is missing or incorrect, please call us at 1-800-848-9136.



144			misurance		
Item	Annual Expense	Anticipated Date(s) of Payment	Item	Annual Expense	Anticipated Date(s) of Payment
COUNTY TAX	\$774.27	December 12	PMI	\$124.00	October 12
			PMI	\$124.00	November 12
			PMI	\$124.00	December 12
			PMI	\$124.00	January 13
			PMI	\$124.00	February 13
			PMI	\$124.00	March 13
			HOMEOWNER IN	\$925.75	Merch 13
			PMI	\$124.00	April 13
			PMI	\$124.00	May 13
			PMI	\$124.00	June 13
-			PMI	\$124.00	July 13
			PMI	\$124.00	August 13



## FREQUENTLY ASKED QUESTIONS

#### Why am I getting an Escrow Analysis?

We run your Escrow Analysis annually so you know the amount of taxes and/or insurance we paid for you this past year with funds from your escrow account. We also include what we expect to pay next year.

#### What is an escrow minimum balance?

For most accounts, the minimum required balance is equal to two months of escrow payments. This minimum balance helps cover any increases in your taxes and/or insurance over the next year.

#### Why does my account have a shortage?

We calculate your monthly escrow payment for the year based on your tax and/or insurance payment amounts at the time your analysis is run. Shortages most frequently occur when your taxes and/or insurance increase during the year. We pay the higher amount due for you. This can create a shortage because we're paying out more than we expected.

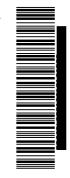
#### What do I need to do about this shortage?

You have options:

- · You can pay all of the shortage now.
- · You can pay part of the shortage now.
- · We can spread the shortage payment evenly across next year's mortgage escrow payments.
- · Please note that your escrow payment may still go up, even if you pay all of the shortage, if your tax and/or insurance expenses have gone up.

## **ESCROW RESOURCES**

- To use our interactive tool and understand how paying part or all of an escrow shortage affects your account, visit chase.com/EscrowAnalysis.
- For answers to more questions and to watch our informational video, visit **chase.com/Escrow.**
- · Schedule a payment for all or part of your escrow shortage at **chase.com**.
- · To stay informed about activity from your escrow account throughout the year, sign up for free escrow alerts at chase.com/Alerts.



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